

Fill in this information to identify the case:

Debtor 1 Victoria L. Stonewall
Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN
District of PENNSYLVANIA
Case Number 24-10475-pmm

Official Form 410

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor? PENNYMAC LOAN SERVICES, LLC
Name of the current creditor (the person or entity to be paid for this claim)
Other Names the creditor used with the debtor(s): _____

2. Has this claim been acquired from someone else? ☒ No
☐ Yes. From whom? _____

3. Where should notices and payments to the

Where should notices to the creditor be sent?

Where should payments to the creditor be sent? (if different)

PennyMac Loan Services, LLC
Name
P.O. Box 2410
Number Street
Moorpark, CA 93020
City, state, Zip Code
Contact Phone: (866) 629-4570
Contact E-mail: BK@pnmac.com

PennyMac Loan Services, LLC
Name
P.O. Box 660929
Number Street
Dallas, TX 75266-0929
City, state, Zip Code
Contact Phone: (866) 629-4570
Contact E-mail: BK@pnmac.com

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed? ☒ No
☐ Yes. Claim number on court claims registry (if known) _____ Filed on _____

5. Do you know if anyone else has filed a Proof of Claim for this claim? ☒ No
☐ Yes. Who made the earlier filing? _____



Part 2:	Give Information About the Claim as of the Date the Case Was Filed																	
6. Do you have any number you Use to identify the debtor(s)?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes: Last 4 digits of debtor's account or any number you use to identify the Debtor(s): <u>8840</u>																	
7. How much is the claim?	<u>\$194,937.46</u> Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes: Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).																	
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <u>Money Loaned</u>																	
9. Is all of part of the claim secure?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes: The Claim is secured by a lien on the property. Nature of Property: <u>107 Country Run Drive, Coatesville PA 19320</u> <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for Perfection: <u>Recorded Mortgage</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ <u>194,937.46</u> (The sum of the secured and unsecured amounts should match The amount in line 7.) Amount of the claim that is unsecured: \$ _____ Amount necessary to cure any default as of the date of the petition: <u>\$39,532.19</u> Annual Interest Rate (when case was filed): <u>4.000%</u> <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable																	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes: Amount necessary to cure any default as of the date of the petition. \$ _____																	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes: Identify the Property: _____																	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.	<table border="0"> <tr> <td><input checked="" type="checkbox"/> No</td> <td>Amount entitled to priority</td> </tr> <tr> <td><input type="checkbox"/> Yes: Check all that apply:</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a) (1)(B).</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Up to \$3,350* of deposits towards purchase, lease, or rental of property or services for personal, family, or household use. U.S.C. § 507(a)(7)</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(s)(4)</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8)</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5)</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.</td> <td>\$ _____</td> </tr> </table> <p>* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.</p>		<input checked="" type="checkbox"/> No	Amount entitled to priority	<input type="checkbox"/> Yes: Check all that apply:		<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a) (1)(B).	\$ _____	<input type="checkbox"/> Up to \$3,350* of deposits towards purchase, lease, or rental of property or services for personal, family, or household use. U.S.C. § 507(a)(7)	\$ _____	<input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(s)(4)	\$ _____	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8)	\$ _____	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5)	\$ _____	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____
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<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5)	\$ _____																	
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____																	

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this date: **March 29, 2024**

Signature: /s/ Jill Manuel-Coughlin, Esquire

Print the name of the person who is completing and signing this claim:

Name: Jill Manuel-Coughlin, Esquire ; Harry B. Reese, Esquire ; Karina Velter, Esquire

Title: Attorney

Company: Powers Kirn, LLC

Address and telephone number:

8 Neshaminy Interplex, Suite 215
Trevose, PA 19053

Telephone Number: 215-942-2090

Email: bankruptcy@powerskirn.com

Mortgage Proof of Claim Attachment

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information	Part 2: Total Debt Calculation	Part 3: Arrearage as of Date of the Petition	Part 4: Monthly Mortgage Payment
Case Number: 24-10475-pmm	Principal Balance: <u>165,603.45</u>	Principal Due: <u>5,089.39</u>	Principal & interest: <u>826.83</u>
Debtor1: Victoria L. Stonewall	Interest Due: <u>10,199.36</u>	Interest Due: <u>9,793.55</u>	Monthly escrow: <u>758.46</u>
Debtor2:	Fees, costs due: <u>8,848.70</u>	Prepetition fees due: <u>8,848.70</u>	Private mortgage insurance: <u>93.49</u>
Last 4 Digits to Identify: <u>8840</u>	Escrow deficiency for funds advanced: <u>10,285.95</u>	Escrow deficiency for funds Advanced: <u>10,285.95</u>	Total monthly payment: <u>\$1,678.78</u>
Creditor: PENNYMAC LOAN SERVICES, LLC	Less total funds on hand: <u>(0.00)</u>	Projected escrow shortage: <u>5,514.60</u>	
Servicer: <u>PennyMac Loan Services, LLC</u>	Total Debt: <u>\$194,937.46</u>	Less funds on hand: <u>(0.00)</u>	
Fixed accrual/ daily		Total prepetition arrearage: <u>\$39,532.19</u>	
simple interest/ other: Fixed Accrual			

[illegible]

SEE ATTACHED 410A LOAN HISTORY

Account Activity				How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Transaction Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Principal Interest & Escrow Past Due	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees and Charges	Unapplied Funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
BEGINNING BALANCES																
04/01/2020	\$1,624.28			MONTHLY PAYMENT DUE	04/01/2020	\$1,624.28						\$0.00	\$173,188.07		\$3,646.27	\$0.00
04/16/2020			\$33.07	LATE CHARGE ASSESSED	04/01/2020	\$1,624.28						\$0.00	\$173,188.07		\$3,646.27	\$0.00
04/17/2020		\$1,624.28		PAYMENT MADE	04/01/2020	\$0.00	\$249.54	\$577.29	\$797.45			\$0.00	\$172,938.53		\$4,443.72	\$0.00
04/28/2020	-\$103.85	-\$103.85		MIP/PMI DISBURSEMENT	05/01/2020	\$0.00			-\$103.85			\$0.00	\$172,938.53		\$4,339.87	\$0.00
05/01/2020	\$1,624.28			MONTHLY PAYMENT DUE	05/01/2020	\$1,624.28						\$0.00	\$172,938.53		\$4,339.87	\$0.00
05/15/2020		\$1,624.28		PAYMENT MADE	05/01/2020	\$0.00	\$250.37	\$576.46	\$797.45			\$0.00	\$172,688.16		\$5,137.32	\$0.00
05/27/2020	-\$103.85	-\$103.85		MIP/PMI DISBURSEMENT	06/01/2020	\$0.00			-\$103.85			\$0.00	\$172,688.16		\$5,033.47	\$0.00
06/01/2020	\$1,624.28			MONTHLY PAYMENT DUE	06/01/2020	\$1,624.28						\$0.00	\$172,688.16		\$5,033.47	\$0.00
06/12/2020		\$1,624.28		PAYMENT MADE	06/01/2020	\$0.00	\$251.20	\$575.63	\$797.45			\$0.00	\$172,436.96		\$5,830.92	\$0.00
06/26/2020	-\$103.85	-\$103.85		MIP/PMI DISBURSEMENT	07/01/2020	\$0.00			-\$103.85			\$0.00	\$172,436.96		\$5,727.07	\$0.00
07/01/2020	\$1,624.28			MONTHLY PAYMENT DUE	07/01/2020	\$1,624.28						\$0.00	\$172,436.96		\$5,727.07	\$0.00
07/01/2020	-\$1,218.81	-\$1,218.81		HOMEOWNERS INSURANCE DISBURSED	07/01/2020	\$1,624.28			-\$1,218.81			\$0.00	\$172,436.96		\$4,508.26	\$0.00
07/14/2020		\$1,624.28		PAYMENT MADE	07/01/2020	\$0.00	\$252.04	\$574.79	\$797.45			\$0.00	\$172,184.92		\$5,305.71	\$0.00
07/29/2020	-\$103.85	-\$103.85		MIP/PMI DISBURSEMENT	08/01/2020	\$0.00			-\$103.85			\$0.00	\$172,184.92		\$5,201.86	\$0.00
08/01/2020	\$1,624.28			MONTHLY PAYMENT DUE	08/01/2020	\$1,624.28						\$0.00	\$172,184.92		\$5,201.86	\$0.00
08/17/2020	-\$4,643.03	-\$4,643.03		SCHOOL TAX DISBURSEMENT	08/01/2020	\$1,624.28			-\$4,643.03			\$0.00	\$172,184.92		\$558.83	\$0.00
08/17/2020			\$33.07	LATE CHARGE ASSESSED	08/01/2020	\$1,624.28						\$0.00	\$172,184.92		\$558.83	\$0.00
08/21/2020		\$1,657.35		PAYMENT MADE	08/01/2020	\$0.00	\$252.88	\$573.95	\$797.45			\$33.07	\$171,932.04		\$1,356.28	\$66.14
08/21/2020				FEES PAID: LATE CHARGES	09/01/2020	\$0.00				\$33.07		-\$33.07	\$171,932.04		\$1,356.28	\$66.14
08/27/2020	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	09/01/2020	\$0.00			-\$101.39			\$0.00	\$171,932.04		\$1,254.89	\$33.07
09/01/2020	\$1,624.28			MONTHLY PAYMENT DUE	09/01/2020	\$1,624.28						\$0.00	\$171,932.04		\$1,254.89	\$33.07
09/16/2020			\$33.07	LATE CHARGE ASSESSED	09/01/2020	\$1,624.28						\$0.00	\$171,932.04		\$1,254.89	\$66.14
09/28/2020	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	09/01/2020	\$1,624.28			-\$101.39			\$0.00	\$171,932.04		\$1,153.50	\$66.14
09/29/2020		\$1,624.28		PAYMENT MADE	09/01/2020	\$0.00	\$253.72	\$573.11	\$797.45			\$0.00	\$171,678.32		\$1,950.95	\$66.14
10/01/2020	\$1,624.28			MONTHLY PAYMENT DUE	10/01/2020	\$1,624.28						\$0.00	\$171,678.32		\$1,950.95	\$66.14
10/16/2020			\$33.07	LATE CHARGE ASSESSED	10/01/2020	\$1,624.28						\$0.00	\$171,678.32		\$1,950.95	\$99.21
10/28/2020	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	10/01/2020	\$1,624.28			-\$101.39			\$0.00	\$171,678.32		\$1,849.56	\$99.21
10/29/2020		\$1,624.28		PAYMENT MADE	10/01/2020	\$0.00	\$254.57	\$572.26	\$797.45			\$0.00	\$171,423.75		\$2,647.01	\$99.21
11/01/2020	\$1,627.43			MONTHLY PAYMENT DUE	11/01/2020	\$1,627.43						\$0.00	\$171,423.75		\$2,647.01	\$99.21
11/16/2020			\$33.07	LATE CHARGE ASSESSED	11/01/2020	\$1,627.43						\$0.00	\$171,423.75		\$2,647.01	\$132.28
11/25/2020	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	11/01/2020	\$1,627.43			-\$101.39			\$0.00	\$171,423.75		\$2,545.62	\$132.28
11/27/2020		\$1,627.43		PAYMENT MADE	11/01/2020	\$0.00	\$255.42	\$571.41	\$800.60			\$0.00	\$171,168.33		\$3,346.22	\$132.28
12/01/2020	\$1,627.43			MONTHLY PAYMENT DUE	12/01/2020	\$1,627.43						\$0.00	\$171,168.33		\$3,346.22	\$132.28
12/16/2020			\$33.07	LATE CHARGE ASSESSED	12/01/2020	\$1,627.43						\$0.00	\$171,168.33		\$3,346.22	\$165.35
12/29/2020	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	12/01/2020	\$1,627.43			-\$101.39			\$0.00	\$171,168.33		\$3,244.83	\$165.35
12/30/2020		\$1,627.43		PAYMENT MADE	12/01/2020	\$0.00	\$256.27	\$570.56	\$800.60			\$0.00	\$170,912.06		\$4,045.43	\$165.35
01/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	01/01/2021	\$1,627.43						\$0.00	\$170,912.06		\$4,045.43	\$165.35
01/16/2021			\$33.07	LATE CHARGE ASSESSED	01/01/2021	\$1,627.43						\$0.00	\$170,912.06		\$4,045.43	\$198.42
01/27/2021	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	01/01/2021	\$1,627.43			-\$101.39			\$0.00	\$170,912.06		\$3,944.04	\$198.42
01/29/2021		\$1,627.43		PAYMENT MADE	01/01/2021	\$0.00	\$257.12	\$569.71	\$800.60			\$0.00	\$170,654.94		\$4,744.64	\$198.42
02/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	02/01/2021	\$1,627.43						\$0.00	\$170,654.94		\$4,744.64	\$198.42
02/05/2021	-\$553.13	-\$553.13		COUNTY TAX DISBURSEMENT	02/01/2021	\$1,627.43			-\$553.13			\$0.00	\$170,654.94		\$4,191.51	\$198.42

Account Activity				How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Transaction Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Principal Interest & Escrow Past Due	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees and Charges	Unapplied Funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
02/16/2021			\$33.07	LATE CHARGE ASSESSED	02/01/2021	\$1,627.43						\$0.00	\$170,654.94	\$4,191.51	\$231.49	\$0.00
02/24/2021	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	02/01/2021	\$1,627.43			-\$101.39			\$0.00	\$170,654.94	\$4,090.12	\$231.49	\$0.00
02/26/2021		\$1,627.43		PAYMENT MADE	02/01/2021	\$0.00	\$257.98	\$568.85	\$800.60			\$0.00	\$170,396.96	\$4,890.72	\$231.49	\$0.00
03/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	03/01/2021	\$1,627.43						\$0.00	\$170,396.96	\$4,890.72	\$231.49	\$0.00
03/16/2021			\$33.07	LATE CHARGE ASSESSED	03/01/2021	\$1,627.43						\$0.00	\$170,396.96	\$4,890.72	\$264.56	\$0.00
03/17/2021	-\$1,961.36	-\$1,961.36		CITY TAX DISBURSEMENT	03/01/2021	\$1,627.43			-\$1,961.36			\$0.00	\$170,396.96	\$2,929.36	\$264.56	\$0.00
03/29/2021	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	03/01/2021	\$1,627.43			-\$101.39			\$0.00	\$170,396.96	\$2,827.97	\$264.56	\$0.00
03/30/2021		\$1,627.43		PAYMENT MADE	03/01/2021	\$0.00	\$258.84	\$567.99	\$800.60			\$0.00	\$170,138.12	\$3,628.57	\$264.56	\$0.00
04/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	04/01/2021	\$1,627.43						\$0.00	\$170,138.12	\$3,628.57	\$264.56	\$0.00
04/16/2021			\$33.07	LATE CHARGE ASSESSED	04/01/2021	\$1,627.43						\$0.00	\$170,138.12	\$3,628.57	\$297.63	\$0.00
04/28/2021	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	04/01/2021	\$1,627.43			-\$101.39			\$0.00	\$170,138.12	\$3,527.18	\$297.63	\$0.00
05/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	04/01/2021	\$3,254.86						\$0.00	\$170,138.12	\$3,527.18	\$297.63	\$0.00
05/17/2021			\$33.07	LATE CHARGE ASSESSED	04/01/2021	\$3,254.86						\$0.00	\$170,138.12	\$3,527.18	\$330.70	\$0.00
05/26/2021	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	04/01/2021	\$3,254.86			-\$101.39			\$0.00	\$170,138.12	\$3,425.79	\$330.70	\$0.00
05/28/2021		\$1,627.43		PAYMENT MADE	04/01/2021	\$1,627.43	\$259.70	\$567.13	\$800.60			\$0.00	\$169,878.42	\$4,226.39	\$330.70	\$0.00
06/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	05/01/2021	\$3,254.86						\$0.00	\$169,878.42	\$4,226.39	\$330.70	\$0.00
06/16/2021			\$33.07	LATE CHARGE ASSESSED	05/01/2021	\$3,254.86						\$0.00	\$169,878.42	\$4,226.39	\$363.77	\$0.00
06/25/2021		\$1,627.43		PAYMENT MADE	05/01/2021	\$1,627.43	\$260.57	\$566.26	\$800.60			\$0.00	\$169,617.85	\$5,026.99	\$363.77	\$0.00
06/28/2021	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	06/01/2021	\$1,627.43			-\$101.39			\$0.00	\$169,617.85	\$4,925.60	\$363.77	\$0.00
07/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	06/01/2021	\$3,254.86						\$0.00	\$169,617.85	\$4,925.60	\$363.77	\$0.00
07/04/2021	-\$1,285.73	-\$1,285.73		HOMEOWNERS INSURANCE DISBURSED	06/01/2021	\$3,254.86			-\$1,285.73			\$0.00	\$169,617.85	\$3,639.87	\$363.77	\$0.00
07/09/2021		\$1,627.43		PAYMENT MADE	06/01/2021	\$1,627.43	\$261.44	\$565.39	\$800.60			\$0.00	\$169,356.41	\$4,440.47	\$363.77	\$0.00
07/16/2021			\$33.07	LATE CHARGE ASSESSED	07/01/2021	\$1,627.43						\$0.00	\$169,356.41	\$4,440.47	\$396.84	\$0.00
07/27/2021	-\$4,824.03	-\$4,824.03		SCHOOL TAX DISBURSEMENT	07/01/2021	\$1,627.43			-\$4,824.03			\$0.00	\$169,356.41	-\$383.56	\$396.84	\$0.00
07/28/2021	-\$101.39	-\$101.39		MIP/PMI DISBURSEMENT	07/01/2021	\$1,627.43			-\$101.39			\$0.00	\$169,356.41	-\$484.95	\$396.84	\$0.00
07/29/2021		\$1,627.43		PAYMENT MADE	07/01/2021	\$0.00	\$262.31	\$564.52	\$800.60			\$0.00	\$169,094.10	\$315.65	\$396.84	\$0.00
08/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	08/01/2021	\$1,627.43						\$0.00	\$169,094.10	\$315.65	\$396.84	\$0.00
08/16/2021			\$33.07	LATE CHARGE ASSESSED	08/01/2021	\$1,627.43						\$0.00	\$169,094.10	\$315.65	\$429.91	\$0.00
08/27/2021	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	08/01/2021	\$1,627.43			-\$98.85			\$0.00	\$169,094.10	\$216.80	\$429.91	\$0.00
08/30/2021		\$1,627.43		PAYMENT MADE	08/01/2021	\$0.00	\$263.18	\$563.65	\$800.60			\$0.00	\$168,830.92	\$1,017.40	\$429.91	\$0.00
09/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	09/01/2021	\$1,627.43						\$0.00	\$168,830.92	\$1,017.40	\$429.91	\$0.00
09/16/2021			\$33.07	LATE CHARGE ASSESSED	09/01/2021	\$1,627.43						\$0.00	\$168,830.92	\$1,017.40	\$462.98	\$0.00
09/28/2021	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	09/01/2021	\$1,627.43			-\$98.85			\$0.00	\$168,830.92	\$918.55	\$462.98	\$0.00
09/29/2021		\$1,627.43		PAYMENT MADE	09/01/2021	\$0.00	\$264.06	\$562.77	\$800.60			\$0.00	\$168,566.86	\$1,719.15	\$462.98	\$0.00
10/01/2021	\$1,627.43			MONTHLY PAYMENT DUE	10/01/2021	\$1,627.43						\$0.00	\$168,566.86	\$1,719.15	\$462.98	\$0.00
10/16/2021			\$33.07	LATE CHARGE ASSESSED	10/01/2021	\$1,627.43						\$0.00	\$168,566.86	\$1,719.15	\$496.05	\$0.00
10/27/2021	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	10/01/2021	\$1,627.43			-\$98.85			\$0.00	\$168,566.86	\$1,620.30	\$496.05	\$0.00
11/01/2021	\$1,673.94			MONTHLY PAYMENT DUE	10/01/2021	\$3,301.37						\$0.00	\$168,566.86	\$1,620.30	\$496.05	\$0.00
11/16/2021			\$33.07	LATE CHARGE ASSESSED	10/01/2021	\$3,301.37						\$0.00	\$168,566.86	\$1,620.30	\$529.12	\$0.00
11/26/2021	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	10/01/2021	\$3,301.37			-\$98.85			\$0.00	\$168,566.86	\$1,521.45	\$529.12	\$0.00
11/26/2021		\$1,627.43		PAYMENT MADE	10/01/2021	\$1,673.94	\$264.94	\$561.89	\$800.60			\$0.00	\$168,301.92	\$2,322.05	\$529.12	\$0.00
12/01/2021	\$1,673.94			MONTHLY PAYMENT DUE	11/01/2021	\$3,347.88						\$0.00	\$168,301.92	\$2,322.05	\$529.12	\$0.00
12/01/2021			\$15.00	PROPERTY INSPECTION FEE BILLED	11/01/2021	\$3,347.88						\$0.00	\$168,301.92	\$2,322.05	\$544.12	\$0.00

Account Activity				How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Transaction Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Principal Interest & Escrow Past Due	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees and Charges	Unapplied Funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
12/16/2021			\$33.07	LATE CHARGE ASSESSED	11/01/2021	\$3,347.88						\$0.00	\$168,301.92	\$2,322.05	\$577.19	\$0.00
12/28/2021	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	11/01/2021	\$3,347.88			-\$98.85			\$0.00	\$168,301.92	\$2,223.20	\$577.19	\$0.00
12/29/2021		\$1,673.94		PAYMENT MADE	11/01/2021	\$1,673.94	\$265.82	\$561.01	\$847.11			\$0.00	\$168,036.10	\$3,070.31	\$577.19	\$0.00
01/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	12/01/2021	\$3,347.88						\$0.00	\$168,036.10	\$3,070.31	\$577.19	\$0.00
01/04/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	12/01/2021	\$3,347.88						\$0.00	\$168,036.10	\$3,070.31	\$592.19	\$0.00
01/07/2022		-\$1,673.94		REVERSAL: NSF PAYMENT	12/01/2021	\$5,021.82	-\$265.82	-\$561.01	-\$847.11			\$0.00	\$168,301.92	\$2,223.20	\$592.19	\$0.00
01/07/2022			\$25.00	NSF FEE BILLED	11/01/2021	\$5,021.82						\$0.00	\$168,301.92	\$2,223.20	\$617.19	\$0.00
01/10/2022		\$1,673.94		PAYMENT MADE	11/01/2021	\$3,347.88	\$265.82	\$561.01	\$847.11			\$0.00	\$168,036.10	\$3,070.31	\$617.19	\$0.00
01/18/2022			\$33.07	LATE CHARGE ASSESSED	12/01/2021	\$3,347.88						\$0.00	\$168,036.10	\$3,070.31	\$650.26	\$0.00
01/21/2022		\$1,673.94		PAYMENT MADE	12/01/2021	\$1,673.94	\$266.71	\$560.12	\$847.11			\$0.00	\$167,769.39	\$3,917.42	\$650.26	\$0.00
01/27/2022	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	01/01/2022	\$1,673.94			-\$98.85			\$0.00	\$167,769.39	\$3,818.57	\$650.26	\$0.00
02/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	01/01/2022	\$3,347.88						\$0.00	\$167,769.39	\$3,818.57	\$650.26	\$0.00
02/11/2022	-\$553.13	-\$553.13		COUNTY TAX DISBURSEMENT	01/01/2022	\$3,347.88			-\$553.13			\$0.00	\$167,769.39	\$3,265.44	\$650.26	\$0.00
02/16/2022			\$33.07	LATE CHARGE ASSESSED	01/01/2022	\$3,347.88						\$0.00	\$167,769.39	\$3,265.44	\$683.33	\$0.00
02/24/2022	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	01/01/2022	\$3,347.88			-\$98.85			\$0.00	\$167,769.39	\$3,166.59	\$683.33	\$0.00
02/28/2022		\$1,673.94		PAYMENT MADE	01/01/2022	\$1,673.94	\$267.60	\$559.23	\$847.11			\$0.00	\$167,501.79	\$4,013.70	\$683.33	\$0.00
02/28/2022	-\$1,961.36	-\$1,961.36		CITY TAX DISBURSEMENT	02/01/2022	\$1,673.94			-\$1,961.36			\$0.00	\$167,501.79	\$2,052.34	\$683.33	\$0.00
03/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	02/01/2022	\$3,347.88						\$0.00	\$167,501.79	\$2,052.34	\$683.33	\$0.00
03/02/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	02/01/2022	\$3,347.88						\$0.00	\$167,501.79	\$2,052.34	\$698.33	\$0.00
03/16/2022			\$33.07	LATE CHARGE ASSESSED	02/01/2022	\$3,347.88						\$0.00	\$167,501.79	\$2,052.34	\$731.40	\$0.00
03/18/2022		\$1,698.94		PAYMENT MADE	02/01/2022	\$1,673.94	\$268.49	\$558.34	\$847.11			\$25.00	\$167,233.30	\$2,899.45	\$731.40	\$25.00
03/18/2022				FEES(P) PAID: NSF FEES PAID	03/01/2022	\$1,673.94				\$25.00		-\$25.00	\$167,233.30	\$2,899.45	\$706.40	\$0.00
03/29/2022	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	03/01/2022	\$1,673.94			-\$98.85			\$0.00	\$167,233.30	\$2,800.60	\$706.40	\$0.00
03/30/2022		\$1,673.94		PAYMENT MADE	03/01/2022	\$0.00	\$269.39	\$557.44	\$847.11			\$0.00	\$166,963.91	\$3,647.71	\$706.40	\$0.00
04/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	04/01/2022	\$1,673.94						\$0.00	\$166,963.91	\$3,647.71	\$706.40	\$0.00
04/06/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	04/01/2022	\$1,673.94						\$0.00	\$166,963.91	\$3,647.71	\$721.40	\$0.00
04/16/2022			\$33.07	LATE CHARGE ASSESSED	04/01/2022	\$1,673.94						\$0.00	\$166,963.91	\$3,647.71	\$754.47	\$0.00
04/27/2022	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	04/01/2022	\$1,673.94			-\$98.85			\$0.00	\$166,963.91	\$3,548.86	\$754.47	\$0.00
05/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	04/01/2022	\$3,347.88						\$0.00	\$166,963.91	\$3,548.86	\$754.47	\$0.00
05/16/2022			\$33.07	LATE CHARGE ASSESSED	04/01/2022	\$3,347.88						\$0.00	\$166,963.91	\$3,548.86	\$787.54	\$0.00
05/26/2022	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	04/01/2022	\$3,347.88			-\$98.85			\$0.00	\$166,963.91	\$3,450.01	\$787.54	\$0.00
05/26/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	04/01/2022	\$3,347.88						\$0.00	\$166,963.91	\$3,450.01	\$802.54	\$0.00
05/27/2022		\$1,673.94		PAYMENT MADE	04/01/2022	\$1,673.94	\$270.28	\$556.55	\$847.11			\$0.00	\$166,693.63	\$4,297.12	\$802.54	\$0.00
06/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	05/01/2022	\$3,347.88						\$0.00	\$166,693.63	\$4,297.12	\$802.54	\$0.00
06/16/2022			\$33.07	LATE CHARGE ASSESSED	05/01/2022	\$3,347.88						\$0.00	\$166,693.63	\$4,297.12	\$835.61	\$0.00
06/23/2022		\$1,673.94		PAYMENT MADE	05/01/2022	\$1,673.94	\$271.18	\$555.65	\$847.11			\$0.00	\$166,422.45	\$5,144.23	\$835.61	\$0.00
06/28/2022	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	06/01/2022	\$1,673.94			-\$98.85			\$0.00	\$166,422.45	\$5,045.38	\$835.61	\$0.00
07/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	06/01/2022	\$3,347.88						\$0.00	\$166,422.45	\$5,045.38	\$835.61	\$0.00
07/01/2022	-\$1,393.91	-\$1,393.91		HOMEOWNERS INSURANCE DISBURSED	06/01/2022	\$3,347.88			-\$1,393.91			\$0.00	\$166,422.45	\$3,651.47	\$835.61	\$0.00
07/05/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	06/01/2022	\$3,347.88						\$0.00	\$166,422.45	\$3,651.47	\$850.61	\$0.00
07/16/2022			\$33.07	LATE CHARGE ASSESSED	06/01/2022	\$3,347.88						\$0.00	\$166,422.45	\$3,651.47	\$883.68	\$0.00
07/22/2022		\$1,673.94		PAYMENT MADE	06/01/2022	\$1,673.94	\$272.09	\$554.74	\$847.11			\$0.00	\$166,150.36	\$4,498.58	\$883.68	\$0.00
07/27/2022	-\$98.85	-\$98.85		MIP/PMI DISBURSEMENT	07/01/2022	\$1,673.94			-\$98.85			\$0.00	\$166,150.36	\$4,399.73	\$883.68	\$0.00

Account Activity				How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Transaction Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Principal Interest & Escrow Past Due	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees and Charges	Unapplied Funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
08/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	07/01/2022	\$3,347.88						\$0.00	\$166,150.36	\$4,399.73	\$883.68	\$0.00
08/01/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	07/01/2022	\$3,347.88						\$0.00	\$166,150.36	\$4,399.73	\$898.68	\$0.00
08/03/2022	-\$5,009.74	-\$5,009.74		SCHOOL TAX DISBURSEMENT	07/01/2022	\$3,347.88			-\$5,009.74			\$0.00	\$166,150.36	-\$610.01	\$898.68	\$0.00
08/16/2022			\$33.07	LATE CHARGE ASSESSED	07/01/2022	\$3,347.88						\$0.00	\$166,150.36	-\$610.01	\$931.75	\$0.00
08/23/2022		\$1,673.94		PAYMENT MADE	07/01/2022	\$1,673.94	\$273.00	\$553.83	\$847.11			\$0.00	\$165,877.36	\$237.10	\$931.75	\$0.00
08/26/2022	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	08/01/2022	\$1,673.94			-\$96.21			\$0.00	\$165,877.36	\$140.89	\$931.75	\$0.00
09/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	08/01/2022	\$3,347.88						\$0.00	\$165,877.36	\$140.89	\$931.75	\$0.00
09/16/2022			\$33.07	LATE CHARGE ASSESSED	08/01/2022	\$3,347.88						\$0.00	\$165,877.36	\$140.89	\$964.82	\$0.00
09/28/2022	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	08/01/2022	\$3,347.88			-\$96.21			\$0.00	\$165,877.36	\$44.68	\$964.82	\$0.00
09/29/2022		\$1,673.94		PAYMENT MADE	08/01/2022	\$1,673.94	\$273.91	\$552.92	\$847.11			\$0.00	\$165,603.45	\$891.79	\$964.82	\$0.00
10/01/2022	\$1,673.94			MONTHLY PAYMENT DUE	09/01/2022	\$3,347.88						\$0.00	\$165,603.45	\$891.79	\$964.82	\$0.00
10/06/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$3,347.88						\$0.00	\$165,603.45	\$891.79	\$979.82	\$0.00
10/17/2022			\$33.07	LATE CHARGE ASSESSED	09/01/2022	\$3,347.88						\$0.00	\$165,603.45	\$891.79	\$1,012.89	\$0.00
10/27/2022	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$3,347.88			-\$96.21			\$0.00	\$165,603.45	\$795.58	\$1,012.89	\$0.00
10/31/2022		\$1,673.94		PAYMENT MADE	09/01/2022	\$1,673.94	\$274.82	\$552.01	\$847.11			\$0.00	\$165,328.63	\$1,642.69	\$1,012.89	\$0.00
11/01/2022	\$1,698.44			MONTHLY PAYMENT DUE	10/01/2022	\$3,372.38						\$0.00	\$165,328.63	\$1,642.69	\$1,012.89	\$0.00
11/09/2022		-\$1,673.94		REVERSAL: NSF PAYMENT	10/01/2022	\$5,046.32	-\$274.82	-\$552.01	-\$847.11			\$0.00	\$165,603.45	\$795.58	\$1,012.89	\$0.00
11/09/2022			\$25.00	NSF FEE BILLED	09/01/2022	\$5,046.32						\$0.00	\$165,603.45	\$795.58	\$1,037.89	\$0.00
11/16/2022			\$33.07	LATE CHARGE ASSESSED	09/01/2022	\$5,046.32						\$0.00	\$165,603.45	\$795.58	\$1,070.96	\$0.00
11/28/2022	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$5,046.32			-\$96.21			\$0.00	\$165,603.45	\$699.37	\$1,070.96	\$0.00
11/29/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$5,046.32						\$0.00	\$165,603.45	\$699.37	\$1,085.96	\$0.00
12/01/2022	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$6,744.76						\$0.00	\$165,603.45	\$699.37	\$1,085.96	\$0.00
12/16/2022			\$33.07	LATE CHARGE ASSESSED	09/01/2022	\$6,744.76						\$0.00	\$165,603.45	\$699.37	\$1,119.03	\$0.00
12/28/2022	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$6,744.76			-\$96.21			\$0.00	\$165,603.45	\$603.16	\$1,119.03	\$0.00
12/28/2022			\$15.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$6,744.76						\$0.00	\$165,603.45	\$603.16	\$1,134.03	\$0.00
01/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$8,443.20						\$0.00	\$165,603.45	\$603.16	\$1,134.03	\$0.00
01/18/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$8,443.20						\$0.00	\$165,603.45	\$603.16	\$1,154.03	\$0.00
01/27/2023	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$8,443.20			-\$96.21			\$0.00	\$165,603.45	\$506.95	\$1,154.03	\$0.00
02/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$10,141.64						\$0.00	\$165,603.45	\$506.95	\$1,154.03	\$0.00
02/02/2023	-\$553.13	-\$553.13		COUNTY TAX DISBURSEMENT	09/01/2022	\$10,141.64			-\$553.13			\$0.00	\$165,603.45	-\$46.18	\$1,154.03	\$0.00
02/23/2023			\$290.00	FCL ATTY COSTS: TITLE	09/01/2022	\$10,141.64						\$0.00	\$165,603.45	-\$46.18	\$1,444.03	\$0.00
02/24/2023	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$10,141.64			-\$96.21			\$0.00	\$165,603.45	-\$142.39	\$1,444.03	\$0.00
03/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$11,840.08						\$0.00	\$165,603.45	-\$142.39	\$1,444.03	\$0.00
03/02/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$11,840.08						\$0.00	\$165,603.45	-\$142.39	\$1,464.03	\$0.00
03/07/2023	-\$1,672.26	-\$1,672.26		CITY TAX DISBURSEMENT	09/01/2022	\$11,840.08			-\$1,672.26			\$0.00	\$165,603.45	-\$1,814.65	\$1,464.03	\$0.00
03/20/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$11,840.08						\$0.00	\$165,603.45	-\$1,814.65	\$1,484.03	\$0.00
03/29/2023	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$11,840.08			-\$96.21			\$0.00	\$165,603.45	-\$1,910.86	\$1,484.03	\$0.00
03/30/2023			\$1,725.00	FCL ATTY FEES BILLED	09/01/2022	\$11,840.08						\$0.00	\$165,603.45	-\$1,910.86	\$3,209.03	\$0.00
03/30/2023			\$203.75	FCL ATTY COSTS: FILING COSTS	09/01/2022	\$11,840.08						\$0.00	\$165,603.45	-\$1,910.86	\$3,412.78	\$0.00
03/30/2023			\$250.00	FCL ATTY COSTS: SERVICE	09/01/2022	\$11,840.08						\$0.00	\$165,603.45	-\$1,910.86	\$3,662.78	\$0.00
04/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$13,538.52						\$0.00	\$165,603.45	-\$1,910.86	\$3,662.78	\$0.00
04/03/2023	-\$308.70	-\$308.70		CITY TAX DISBURSEMENT	09/01/2022	\$13,538.52			-\$308.70			\$0.00	\$165,603.45	-\$2,219.56	\$3,662.78	\$0.00

Account Activity				How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Transaction Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Principal Escrow Past Due	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees and Charges	Unapplied Funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
04/13/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$13,538.52					\$0.00	\$165,603.45		-\$2,219.56	\$3,682.78	\$0.00
04/26/2023	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$13,538.52			-\$96.21		\$0.00	\$165,603.45		-\$2,315.77	\$3,682.78	\$0.00
05/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$15,236.96					\$0.00	\$165,603.45		-\$2,315.77	\$3,682.78	\$0.00
05/03/2023			\$690.00	FCL ATTY FEES BILLED	09/01/2022	\$15,236.96					\$0.00	\$165,603.45		-\$2,315.77	\$4,372.78	\$0.00
05/12/2023			-\$168.08	FEE(S) WAIVED: FCL SERVICE COSTS	09/01/2022	\$15,236.96					\$0.00	\$165,603.45		-\$2,315.77	\$4,204.70	\$0.00
05/19/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$15,236.96					\$0.00	\$165,603.45		-\$2,315.77	\$4,224.70	\$0.00
05/26/2023	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$15,236.96			-\$96.21		\$0.00	\$165,603.45		-\$2,411.98	\$4,224.70	\$0.00
06/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$16,935.40					\$0.00	\$165,603.45		-\$2,411.98	\$4,224.70	\$0.00
06/15/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$16,935.40					\$0.00	\$165,603.45		-\$2,411.98	\$4,244.70	\$0.00
06/28/2023	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$16,935.40			-\$96.21		\$0.00	\$165,603.45		-\$2,508.19	\$4,244.70	\$0.00
07/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$18,633.84					\$0.00	\$165,603.45		-\$2,508.19	\$4,244.70	\$0.00
07/03/2023	-\$1,484.82	-\$1,484.82		HOMEOWNERS INSURANCE DISBURSED	09/01/2022	\$18,633.84			-\$1,484.82		\$0.00	\$165,603.45		-\$3,993.01	\$4,244.70	\$0.00
07/10/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$18,633.84					\$0.00	\$165,603.45		-\$3,993.01	\$4,264.70	\$0.00
07/27/2023	-\$96.21	-\$96.21		MIP/PMI DISBURSEMENT	09/01/2022	\$18,633.84			-\$96.21		\$0.00	\$165,603.45		-\$4,089.22	\$4,264.70	\$0.00
07/28/2023	-\$5,082.66	-\$5,082.66		SCHOOL TAX DISBURSEMENT	09/01/2022	\$18,633.84			-\$5,082.66		\$0.00	\$165,603.45		-\$9,171.88	\$4,264.70	\$0.00
08/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$20,332.28					\$0.00	\$165,603.45		-\$9,171.88	\$4,264.70	\$0.00
08/04/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$20,332.28					\$0.00	\$165,603.45		-\$9,171.88	\$4,284.70	\$0.00
08/08/2023			\$1,715.00	FCL ATTY FEES BILLED	09/01/2022	\$20,332.28					\$0.00	\$165,603.45		-\$9,171.88	\$5,999.70	\$0.00
08/29/2023	-\$93.49	-\$93.49		MIP/PMI DISBURSEMENT	09/01/2022	\$20,332.28			-\$93.49		\$0.00	\$165,603.45		-\$9,265.37	\$5,999.70	\$0.00
09/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$22,030.72					\$0.00	\$165,603.45		-\$9,265.37	\$5,999.70	\$0.00
09/14/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$22,030.72					\$0.00	\$165,603.45		-\$9,265.37	\$6,019.70	\$0.00
09/27/2023	-\$93.49	-\$93.49		MIP/PMI DISBURSEMENT	09/01/2022	\$22,030.72			-\$93.49		\$0.00	\$165,603.45		-\$9,358.86	\$6,019.70	\$0.00
10/01/2023	\$1,698.44			MONTHLY PAYMENT DUE	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$6,019.70	\$0.00
10/05/2023			\$172.50	FCL ATTY FEES BILLED	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$6,192.20	\$0.00
10/05/2023			\$21.00	FCL ATTY COSTS: FILING COSTS	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$6,213.20	\$0.00
10/09/2023			\$20.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$6,233.20	\$0.00
10/09/2023			\$60.00	FCL ATTY COSTS: FILING COSTS	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$6,293.20	\$0.00
10/12/2023			\$35.50	FCL ATTY COSTS: COURT COSTS	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$6,328.70	\$0.00
10/12/2023			\$5.00	FCL ATTY COSTS: FILING COSTS	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$6,333.70	\$0.00
10/12/2023			\$2,000.00	FCL SHERIFF SALE DEPOSIT ADVANCED	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$8,333.70	\$0.00
10/26/2023			-\$20.00	FEE(S) WAIVED: NSF FEES	09/01/2022	\$23,729.16					\$0.00	\$165,603.45		-\$9,358.86	\$8,313.70	\$0.00
10/27/2023	-\$93.49	-\$93.49		MIP/PMI DISBURSEMENT	09/01/2022	\$23,729.16			-\$93.49		\$0.00	\$165,603.45		-\$9,452.35	\$8,313.70	\$0.00
11/01/2023	\$1,698.71			MONTHLY PAYMENT DUE	09/01/2022	\$25,427.87					\$0.00	\$165,603.45		-\$9,452.35	\$8,313.70	\$0.00
11/28/2023	-\$93.49	-\$93.49		MIP/PMI DISBURSEMENT	09/01/2022	\$25,427.87			-\$93.49		\$0.00	\$165,603.45		-\$9,545.84	\$8,313.70	\$0.00
12/01/2023	\$1,698.71			MONTHLY PAYMENT DUE	09/01/2022	\$27,126.58					\$0.00	\$165,603.45		-\$9,545.84	\$8,313.70	\$0.00
12/11/2023			\$30.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$27,126.58					\$0.00	\$165,603.45		-\$9,545.84	\$8,343.70	\$0.00
12/27/2023	-\$93.49	-\$93.49		MIP/PMI DISBURSEMENT	09/01/2022	\$27,126.58			-\$93.49		\$0.00	\$165,603.45		-\$9,639.33	\$8,343.70	\$0.00
12/29/2023			\$445.00	APPRAISAL COSTS BILLED	09/01/2022	\$27,126.58					\$0.00	\$165,603.45		-\$9,639.33	\$8,788.70	\$0.00
01/01/2024	\$1,698.71			MONTHLY PAYMENT DUE	09/01/2022	\$28,825.29					\$0.00	\$165,603.45		-\$9,639.33	\$8,788.70	\$0.00
01/05/2024			\$30.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$28,825.29					\$0.00	\$165,603.45		-\$9,639.33	\$8,818.70	\$0.00
01/29/2024	-\$93.49	-\$93.49		MIP/PMI DISBURSEMENT	09/01/2022	\$28,825.29			-\$93.49		\$0.00	\$165,603.45		-\$9,732.82	\$8,818.70	\$0.00
02/01/2024	\$1,698.71			MONTHLY PAYMENT DUE	09/01/2022	\$30,524.00					\$0.00	\$165,603.45		-\$9,732.82	\$8,818.70	\$0.00

Account Activity				How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Transaction Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Principal Interest & Escrow Past Due	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees and Charges	Unapplied Funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
02/02/2024	-\$553.13	-\$553.13		COUNTY TAX DISBURSEMENT	09/01/2022	\$30,524.00			-\$553.13		\$0.00	\$165,603.45		-\$10,285.95	\$8,818.70	\$0.00
02/07/2024			\$30.00	PROPERTY INSPECTION FEE BILLED	09/01/2022	\$30,524.00					\$0.00	\$165,603.45		-\$10,285.95	\$8,848.70	\$0.00
02/13/2024				CH 13 BANKRUPTCY FILED	09/01/2022	\$30,524.00					\$0.00	\$165,603.45		-\$10,285.95	\$8,848.70	\$0.00

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Victoria L. Stonewall Debtor(s) PENNYMAC LOAN SERVICES, LLC Movant v. Victoria L. Stonewall Debtor(s)	Case No. 24-10475-pmm
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CERTIFICATE OF SERVICE

I hereby certify that I served a copy of the Proof of Claim filed on behalf of PENNYMAC LOAN SERVICES, LLC (Movant), via CM/ECF electronic filing and/or First Class U.S. Mail on the parties on the below matrix on March 29, 2024.

Parties Served via Electronic Notification:

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Parties Serviced via First Class Mail:

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Debtor(s)

/s/ Jill Manuel-Coughlin, Esquire
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